Docket No.: 3350-31F File No. 1158,41324CC6 Client No.: BillPay-F

REMARKS

This Amendment is filed concurrently with an Appeal Brief submitted in support

of the Notice of Appeal filed on September 24, 2004 in the above referenced

application.

Claims 36-39, 41-44 and 46-49 are pending in this application. Claims 36, 39,

41, 44, 46 and 49 are cancelled herein to reduce the issues for appeal. It is presently

intended that these claims will be re-presented in another related application.

Therefore, claims 37, 38, 42, 43, 47 and 48 remain pending in this application,

of which claims 37, 42, and 47 are independent.

It is respectfully submitted that the application is in condition for allowance, and

the Examiner is respectfully requested to contact the undersigned by telephone at the

below listed local telephone number, in order to expedite resolution of any remaining

issues and further to expedite passage of the application to issue, if any further

comments, questions or suggestions arise in connection with the application.

Please charge any shortage in fees due in connection with the filing of this

paper, including extension of time fees, to Deposit Account 01-2135 and please credit

any excess fees to such deposit account.

Respectfully Submitted,

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